

Information to identify the case:

Debtor 1	Shanda K. Welsh	Social Security number or ITIN xxx-xx-3656
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-23468-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shanda K. Welsh
aka Shanda K. Sable

6/10/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shanda K. Welsh
Debtor

Case No. 19-23468-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 10, 2025

User: auto
Form ID: 3180W

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:

Recip ID	Recipient Name and Address
db	+ Shanda K. Welsh, 2109 W. Sunbury Rd, Hilliards, PA 16040-1207
15116257	+ Dollar Bank Servicing Center, P.O. Box 555, Pittsburgh, PA 15230-0555
15127399	+ Dollar Bank, FSB, c/o Dollar Bank, FSB Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15116263	Pennsylvania-American Water FCU, P.O. Box 37603, Philadelphia, PA 19101-0603
15116264	Peoples, P.O. Box 535323, Pittsburgh, PA 15253-5323
15116271	+ SYW/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15116275	U.S.A.A. Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 11 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 11 2025 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 11 2025 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 11 2025 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15117572	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 11 2025 00:26:30	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
15116253	Email/Text: BKelectronicnotices@cenlar.com	Jun 11 2025 00:06:00	Cenlar, P.O. Box 77404, Ewing, NJ 08628
15116254	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2025 00:06:00	Citizens Bank, c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
15129415	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2025 00:06:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
15154366	EDI: CITICORP	Jun 11 2025 03:55:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15116255	+ EDI: WFNNB.COM	Jun 11 2025 03:55:00	Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789
15116256	EDI: WFNNB.COM	Jun 11 2025 03:55:00	Comenity Bank/Kay Jewelers, P.O. Box 182125, Columbus, OH 43218-2125
15116259	+ Email/Text: kburkley@bersteinlaw.com	Jun 11 2025 00:06:00	Duquesne Light, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
15155973	+ Email/Text: kburkley@bersteinlaw.com		

District/off: 0315-2

User: auto

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15116260	+ EDI: CITICORP	Jun 11 2025 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15117571	Email/Text: customerservice.us@klarna.com	Jun 11 2025 03:55:00	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
15116262	Email/Text: paw.fcu@verizon.net	Jun 11 2025 00:06:00	Klarna, Attn: Klarna Credit, P.O. Box 206487, Dallas, TX 75320-6487
15116265	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2025 00:06:00	PA-American Water FCU, 6050 Library Road, Bethel Park, PA 15102-4026
15152627	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2025 00:06:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15156316	EDI: PRA.COM	Jun 11 2025 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15125878	+ Email/Text: paw.fcu@verizon.net	Jun 11 2025 00:06:00	Pennsylvania-American Water Federal Credit Union, 6050 Library Rd., Bethel Park, PA 15102-4026
15155599	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 11 2025 00:06:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15194609	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 11 2025 00:06:00	Pingora Loan Servicing, LLC, C/O Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
15151970	EDI: Q3G.COM	Jun 11 2025 03:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15116266	+ EDI: CITICORP	Jun 11 2025 03:55:00	Sears Mastercard, P.O. Box 6275, Sioux Falls, SD 57117-6275
15116644	^ MEBN	Jun 11 2025 00:01:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15116267	EDI: SYNC	Jun 11 2025 03:55:00	Synchrony Bank/At Home, P.O. Box 965064, Orlando, FL 32896-5064
15116268	EDI: SYNC	Jun 11 2025 03:55:00	Synchrony Bank/Carecredit, P.O. Box 965064, Orlando, FL 32896-5064
15116269	EDI: SYNC	Jun 11 2025 03:55:00	Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060
15116270	EDI: SYNC	Jun 11 2025 03:55:00	Synchrony Bank/TJX Rewards, P.O. Box 965060, Orlando, FL 32896-5060
15116272	EDI: CITICORP	Jun 11 2025 03:55:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15116273	^ MEBN	Jun 11 2025 00:01:37	U.S. Department of Education/GL, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15116274	^ MEBN	Jun 11 2025 00:01:38	U.S. Department of Education/GLE, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15122824	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 11 2025 00:06:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Recip ID	Bypass Reason	Name and Address
cr		Pingora Loan Servicing ,LLC enote vesting-- Nation
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing, LLC unless in the state of
15116252		Affirm
15116258		Douglas Sable
15116261		Klarna
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC unless in the state of RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aeiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Pingora Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Shanda K. Welsh rodsheph@cs.com
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8